



WHAT SHOULD I DO IF I AM UNHAPPY WITH THE DECISION ON MY CLAIM

Old Mutual Group Assurance Products is a provider of group risk benefits to employees. We are committed to ensuring that we can assist our insured employees and their families through difficult periods of death or illness.

We are proud of our track record of paying claims – each year we pay billions of rands in claims. To this end, our claims process is managed by a specialised team who are dedicated to processing, managing and paying your claims in a quick and hassle free manner.

If we find that a claim is not valid, we will make every effort to contact you or your employer to discuss and explain our decision before we decline the claim.

Old Mutual is willing to discuss and review the outcome of your claim should you be unhappy with our decision. This process is summarised below.

1. CONTACT US DIRECTLY

The quickest and easiest way to query a decision is to contact us directly. Please write to Old Mutual Group Assurance within 90 days of receipt of our decision by using one of the following addresses:

• **Disability claims:**

gapdisabilityassessments@oldmutual.com

• **Death claims:**

gapdeathclaims@oldmutual.com

You can also phone us on 021 509 5417, or write to us at:

Old Mutual Group Assurance
PO Box 1659
Cape Town 8000



**CORPORATE
GROUP ASSURANCE**

DO GREAT THINGS EVERY DAY



Your claim against Old Mutual in respect of this benefit will prescribe (become unenforceable) after a period of 3 years. If you want our decision to be reviewed by a South African court you would need to institute civil proceedings against us within this period. The three year period will start after the 90-Day period mentioned in number 1.



2. CONTACT OLD MUTUAL'S INTERNAL COMPLAINTS TEAMS

If, after the review of our decision as indicated above, you are still not satisfied, Old Mutual provides a complaint resolution process which aims to duly address any dissatisfaction you may have with Old Mutual's decision. You can contact the OMSTA Complaints Management Department at the following details:

Email complaintadmin@oldmutual.com
Fax 021 504 7700
Post OMSTA Complaints Management Department
 PO Box 201
 Mutualpark
 7451

In the event of a dispute not being resolved, you have the right to contact the Office of Internal Arbitration at:

Email arbitrator@oldmutual.com
Fax 021 504 7700
Post Office of Internal Arbitration
 PO Box 80
 Mutualpark
 7451

3. OMBUDSMAN FOR LONG-TERM INSURANCE

The office of the Ombudsman facilitates dispute resolution between subscribing members of the long-term insurance industry, such as Old Mutual, and policyholders. You can direct your complaints to:

Email info@ombud.co.za
Fax 021 657 5000 or 0860 103 236
Post Ombudsman for Long-term Insurance
 Private Bag X45
 Claremont
 7735

Alternatively, contact them via their website at www.ombud.co.za



Contact your HR Department for any assistance, as they have access to the necessary forms and know what process to follow.



Are you using the most up-to-date forms? Did you know there is a helpful checklist to help you ensure you submit all of the documents required?

Click this link to find out more.



For help with completing application forms and compiling claim documents call our **HR911 line on 021 509 9311**

